

ABSTRACT

A system in the form of a software solution that provides new and unique solutions to the need for secure ecommerce transactions. The present invention uses innovative and new forms of payment mechanisms and multi-factor user authentication, providing levels of security unmatched in the industry. In addition to the payment mechanisms are a new and unique method of interface to existing seller systems, that may comprise an interface between Seller and Central System, a Checkout Application, a Pay Application, a Standalone or Integrated System Access, a Profiling system, a Standalone or Integrated Product Authentication (piracy management) system, a Standalone application of the multi-factor Internet User Authentication system, and/or a Standalone software-driven User Access Management system.